

Medicare Part D - Notice of Creditable Coverage

Important! This notice is only for employees and/or their dependents who currently are Medicare eligible or who will become Medicare eligible during the next 12-months. Click [here](#) to find out if you are eligible for Medicare

This is an important notice from Snohomish County about our prescription drug coverage and Medicare. You have probably heard about Medicare's prescription drug coverage, also known as Medicare Part D, and wondered what the coverage might mean to you. Starting in 2006, Medicare prescription drug coverage became available to everyone eligible for Medicare. Medicare Part D requires us to notify you of how the Snohomish County prescription drug coverage compares to that provided by Medicare Part D.

We are pleased to let you know that the Snohomish County prescription drug coverage is, on average, at least as good as standard Medicare Part D coverage. This is called creditable coverage.

If I'm currently enrolled in the Snohomish County Plan what do I need to do?

To stay with your current prescription drug coverage from Snohomish County, you don't have to do anything. Just keep using the coverage you have now. You still will use the same pharmacy network, you'll keep the same copayments for your prescription drugs. You're already enrolled in your current plan, which provides you with coverage that is, on average, at least as good as that offered under Medicare Part D.

If I'm newly eligible for the Snohomish County Plan what do I need to do?

You can still enroll in the Snohomish County plans. Because the Snohomish County coverage is creditable coverage, you can enroll in the Snohomish County plan and elect Medicare Part D at a later time without penalties, provided you do not go for 63 days or longer without coverage that is, on average, at least as good as Medicare's prescription drug coverage.

Why do I need to keep my notice of creditable coverage?

If you consider enrolling in one of the many Medicare Part D prescription drug plans after your initial eligibility for Medicare Part D coverage, you may be asked for a copy of this notice. This notice will let a Medicare Part D plan know that you have creditable coverage and are not required to pay a late enrollment penalty, which could result in a higher premium on your new coverage. Remember, the coverage through Snohomish County is creditable coverage. That is, our current coverage is, on average, at least as good as that offered by Medicare Part D. Note: You will receive this notice annually and at other times in the future such as if our coverage through Snohomish County changes. You may also request a copy.

Do I have to enroll in a Medicare Part D plan now?

No. You do not have to enroll in a Medicare Part D plan if you are satisfied with the Snohomish County coverage. But you do have the option to enroll in one of Medicare Part D's many prescription drug plans when you first become eligible for Medicare and each year from October 15 to December 7. If you choose to enroll in a Medicare Part D plan, that coverage will be available to you the first of the month after which you join.

If I decide to enroll in a Medicare Plan but don't like it, can I go back to my old plan with Snohomish County?

Your current prescription drug plan coverage is part of your Snohomish County medical plan. You cannot drop your Snohomish County prescription drug coverage unless you also drop your Snohomish County medical coverage. If you enroll in a Medicare Part D plan and drop your creditable coverage with Snohomish County, you and your dependents may not be able to return to the Snohomish County plan unless you are eligible for the Open Enrollment period. It is important that you compare your current plan, including which drugs are covered, with the coverage and costs of Medicare Part D plans in your area.

What if I drop my coverage with Snohomish County but don't enroll in a Medicare Part D plan?

If you drop your current coverage but do not enroll in a prescription drug plan approved by Medicare after your current coverage ends, you will have to pay full price for your prescription drugs. You also may have to pay more for Medicare prescription drug coverage later. If you go for 63 days or longer without coverage that is, on average, at least as good as Medicare's prescription drug coverage, your monthly premium under a Medicare plan will increase at least 1% for each month that you did not have coverage. This increase will be effective as long as you have Medicare prescription coverage. For example, if you do not have coverage for 19 months before enrolling in Medicare prescription drug coverage, your premium with a Medicare plan will always be 19% higher than what many other people pay. Also, you may have to wait until the next October 15 to enroll.

If I keep my current coverage with Snohomish County, can I enroll in a Medicare Part D plan later?

Yes. You will have the opportunity to enroll in a Medicare Part D prescription drug plan each year from October 15 to December 7. If you leave the Snohomish County coverage because you retire or change employment, you are also eligible for a two (2) month Special Enrollment Period to sign up for a Medicare prescription drug plan. However, if you decide you want to enroll in a Medicare Part D prescription drug plan, be sure you're covered under your current plan until your Medicare Part D coverage becomes effective. If you choose to enroll in a Medicare Part D plan without having creditable coverage with another plan like this one, you may have to pay an increased premium, as explained above.

Can I enroll in Medicare Part D and still keep my coverage under the Snohomish County Plan?

Yes, you can enroll in both. Your Snohomish County coverage would pay first and the Medicare Part D coverage would pay secondary.

How can I get more information?

For more information about this notice or your current prescription drug coverage contact Snohomish County at the number listed at the bottom of this page. You also receive a copy of the handbook "Medicare & You" from Medicare each year. This book contains more detailed information about Medicare plans that offer prescription drug coverage. You can also get more information about Medicare prescription drug plans from these places:

- Visit www.medicare.gov for personalized help
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number)
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration Web site at www.socialsecurity.gov, or call them at 1.800.772.1213 TTY users should call 1.800.325.0778.

Be sure to keep this notice. You may be asked for a copy of this notice if you enroll in Medicare Part D prescription drug coverage. This notice will let your new plan know that you are not required to pay a higher premium amount.

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